

**IN THE CLAIMS:**

Cancel claims 4 and 17.

Please replace claims 1 and 14 as shown below. A marked up version of the amended claims is attached to this Amendment.

1. (TWICE AMENDED) A method for detecting purchasing card fraud during all phases of a purchasing card life cycle, the method comprising:

obtaining contact event information from a client during a purchasing card application process;

comparing the contact event information with fraud information used in known frauds and stored in a database to determine if there is a fraud match between the contact event information and the fraud information; and

sending a fraud alert to the client if there is a fraud match between the contact event information and the fraud information.

14. (TWICE AMENDED) A system for detecting purchasing card fraud during all phases of a purchasing card life cycle, the system comprising:

a computer database for receiving contact event information from a client during a purchasing card application process;

computer software in communication with the computer database for comparing the contact event information with fraud information used in known frauds and stored in the database to determine if there is a fraud match between the contact event information and the fraud information; and

a communication network in communication with the database for sending a fraud alert to the client if there is a fraud match between the contact event information and the fraud information.